

Fill in this information to identify the case:

Debtor 1 Stephen Demetrous Robinson

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 2500841

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-4, Home Equity Pass-Through Certificates, Series 2004-4

Court claim no. (if known): 1

Date of payment change:

Must be at least 21 days after date of this notice

07/01/2025

New total payment:

Principal, interest, and escrow, if any \$ 2698.15

Last 4 digits of any number you use to identify the debtor's account:

4 0 4 1**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 1028.13New escrow payment: \$ 1069.80**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Stephen Demetrous Robinson

First Name

Middle Name

Last Name

Case number (if known) 2500841

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/John Tamburo

Date 05/16/2025

Signature

Print: Tamburo, John

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Southern District of Mississippi

Chapter 13 No. 2500841

Judge: Jamie A. Wilson

In re:

Stephen Demetrous Robinson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before May 19, 2025 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Stephen Demetrous Robinson
1641 Suzanna Dr

Raymond MS 39154-7677

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Jennifer A Curry Calvillo
The Rollins Law Firm
702 W. Pine St

Hattiesburg MS 39401

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Torri Parker Martin
Torri Parker Martin, Chapter 13 Bankruptcy Trustee
200 North Congress Street, Ste. 400

Jackson MS 39201

/s/John Tamburo

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date: May 6, 2025

Loan number:

Property address:
1641 SUZANNA DRIVE
RAYMOND MS 39154

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

STEPHEN ROBINSON
1641 SUZANNA DR
RAYMOND MS 39154-7677

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The informational summaries below are based on the terms of the loan.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**. See box to the right and subsequent pages for additional information.
- **Payments:** As of the **July 1, 2025** payment, the escrow portion of the payment **increases**.

The escrow account has a shortage of
\$287.04

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months

	Previous payment through 06/01/2025 payment date	New payment beginning with the 07/01/2025 payment
Principal and/or interest	\$1,628.35	\$1,628.35
Escrow payment	\$1,028.13	\$1,069.80
Total payment amount	\$2,656.48	\$2,698.15

Option 1: No action required

Starting **July 1, 2025** the new payment amount will be **\$2,698.15**

Option 2

Pay the shortage amount of \$287.04

	Previous payment through 06/01/2025 payment date	New payment beginning with the 07/01/2025 payment
Principal and/or interest	\$1,628.35	\$1,628.35
Escrow payment	\$1,028.13	\$1,045.88
Total payment amount	\$2,656.48	\$2,674.23

Option 2: Pay shortage in full

Starting **July 1, 2025** the new payment amount will be **\$2,674.23**

Note: Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount. This applies to both options.

See the following pages and the additional enclosure for more detail.



If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage.

STEPHEN ROBINSON

Wells Fargo Home Mortgage
PO Box 51120
Los Angeles, CA 90051-5420

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for **\$287.04** to the address that appears on this coupon.

This payment must be received no later than **July 1, 2025**.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$11,860.79. For the coming year, we expect the amount paid from escrow to be \$12,550.60.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	05/24 - 04/25 (Actual)	10/24 - 09/25 (Actual)	04/25 - 05/25 (Actual)	07/25 - 06/26 (Projected)		# of months		New monthly escrow amount
Property taxes	\$12,485.82	\$12,485.82	\$3,565.79	\$4,255.60	÷	12	=	\$354.63
Property insurance	\$16,377.00	\$8,295.00	\$8,295.00	\$8,295.00	÷	12	=	\$691.25
Total taxes and insurance	\$28,862.82	\$20,780.82	\$11,860.79	\$12,550.60	÷	12	=	\$1,045.88
Escrow shortage	\$1,614.10	\$8,361.73	\$9,322.57	\$287.04	÷	12	=	\$23.92**
Total escrow	\$30,476.92	\$29,142.55	\$21,183.36	\$12,837.64	÷	12	=	\$1,069.80

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected post-petition[¶] escrow balance will be greater or less than the required minimum post-petition balance. This is determined by subtracting the required minimum post-petition balance from the lowest projected post-petition balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected post-petition escrow balance April 2026		\$1,804.73	(Calculated in Part 4 - Escrow account projections table)
Minimum post-petition balance for the escrow account [‡]	-	\$2,091.77	
Escrow shortage	=	-\$287.04	

[¶]Post-petition (post-filing) - Occurring after the filing of a bankruptcy petition.

[‡]The minimum post-petition balance includes a cash reserve to help cover any increase in taxes and/or insurance as allowed by state laws and/or the mortgage contract. This account is set to a 2 month cash reserve amount. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 6.

Important messages

Act now - purchase your own insurance policy

Our records show that the insurance policy was obtained by Wells Fargo. Please understand that this policy only covers the structure and/or improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

Loan Number: XXXXXXXXXX**Part 3 - Escrow account history**

See Parts 5 and 6 for post-petition and pre-petition activity

Escrow account activity from April 2025 to June 2025

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Apr 2025							Starting Balance	-\$7,958.15	\$9,110.14	-\$17,068.29
Apr 2025	\$3,562.79	\$1,028.13	\$2,534.66	\$8,295.00	\$8,082.00	\$213.00	AMERICAN SECURITY GROUP	-\$12,690.36	\$2,056.27	-\$14,746.63
Apr 2025	\$0.00	\$0.00	\$0.00	\$3,262.79	\$0.00	\$3,262.79	HINDS COUNTY	-\$15,953.15	\$2,056.27	-\$18,009.42
Apr 2025	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$300.00	HINDS COUNTY	-\$16,253.15	\$2,056.27	-\$18,309.42
Apr 2025	\$0.00	\$0.00	\$0.00	\$3.00	\$0.00	\$3.00	HINDS COUNTY	-\$16,256.15	\$2,056.27	-\$18,312.42
May 2025 (estimate)	\$9,801.98	\$1,028.13	\$8,773.85	\$0.00	\$0.00	\$0.00		-\$6,454.17	\$3,084.40	-\$9,538.57
Jun 2025 (estimate)	\$1,028.13	\$1,028.13	\$0.00	\$0.00	\$0.00	\$0.00		-\$5,426.04	\$4,112.53	-\$9,538.57
Totals	\$14,392.90	\$3,084.39	\$11,308.51	\$11,860.79	\$8,082.00	\$3,778.79				

If the activity contains (estimate), then "deposits to" or "payments from" escrow or both are estimated amounts that have not actually occurred.

Part 4 - Escrow account projections**Escrow account projections from July 2025 to June 2026**

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance		Balance required in the account
				Contractual	Post-petition	
Jun 2025			Starting balance	-\$5,426.04	\$3,896.53	\$4,183.57
Jul 2025	\$1,045.88	\$0.00		-\$4,380.16	\$4,942.41	\$5,229.45
Aug 2025	\$1,045.88	\$0.00		-\$3,334.28	\$5,988.29	\$6,275.33
Sep 2025	\$1,045.88	\$0.00		-\$2,288.40	\$7,034.17	\$7,321.21
Oct 2025	\$1,045.88	\$0.00		-\$1,242.52	\$8,080.05	\$8,367.09
Nov 2025	\$1,045.88	\$0.00		-\$196.64	\$9,125.93	\$9,412.97
Dec 2025	\$1,045.88	\$3,262.79	HINDS COUNTY	-\$2,413.55	\$6,909.02	\$7,196.06
Dec 2025	\$0.00	\$992.81	HINDS COUNTY	-\$3,406.36	\$5,916.21	\$6,203.25
Jan 2026	\$1,045.88	\$0.00		-\$2,360.48	\$6,962.09	\$7,249.13
Feb 2026	\$1,045.88	\$0.00		-\$1,314.60	\$8,007.97	\$8,295.01
Mar 2026	\$1,045.88	\$0.00		-\$268.72	\$9,053.85	\$9,340.89
Apr 2026	\$1,045.88	\$8,295.00	AMERICAN SECURITY GROUP	-\$7,517.84	\$1,804.73	\$2,091.77
May 2026	\$1,045.88	\$0.00		-\$6,471.96	\$2,850.61	\$3,137.65
Jun 2026	\$1,045.88	\$0.00		-\$5,426.08	\$3,896.49	\$4,183.53
Totals	\$12,550.56	\$12,550.60				

Part 5 – Post-petition escrow account history**Escrow account activity from April 2025 to June 2025**

Date	Deposits to escrow	Payments from escrow	Description	Post-petition escrow balance
Apr 2025			Starting balance	\$9,110.14
Apr 2025	\$3,562.79	\$3,262.79	TAXES	\$9,410.14
Apr 2025	\$0.00	\$300.00	TAXES	\$9,110.14
Apr 2025	\$0.00	\$3.00	TAXES	\$9,107.14
Apr 2025	\$0.00	\$8,295.00	HAZARD INS	\$812.14
May 2025 (estimate)	\$2,056.26	\$0.00		\$2,868.40
Jun 2025 (estimate)	\$1,028.13	\$0.00		\$3,896.53
Totals	\$6,647.18	\$11,860.79		

Part 6 – Pre-petition escrow account history

Pre-petition history activity is not available



Your Escrow Review Statement has been updated

Here's what you can find on it

Part 1 – Mortgage payment

Includes the previous and new mortgage payment amount.

Part 2 – Payment calculations

Shows how we calculated the escrow portion of the payment, as well as any overage or shortage the escrow account may have.

Part 3 – Escrow account history

Shows:

- How much was put into the escrow account.
- How much was paid out of the escrow account.
- If there's a difference between what we projected and what actually happened.

Some amounts in this section may be noted as an “estimate” if we hadn't yet received an expected deposit or made a planned payment from the escrow account at the time we completed your escrow review. These estimates assume that the deposits will be received and the payments will be made.

Parts 5 and 6 will cover pre-petition and post-petition specific amounts, as applicable.

Part 4 – Escrow account projections

Shows what we expect to be deposited into the escrow account and what we expect to pay out of it in the future, as well as the contractual and post-petition balance after each bill is paid and the balance that's required in the account each month.

Part 5 – Post-petition escrow account history

Shows:

- What was deposited into the escrow account.
- How much we paid out of the escrow account.
- The balance related to post-petition activity during the time listed.

Generally, these are the monthly payments required on the account. Either the trustee would make these payments as part of the bankruptcy plan or the customer would make them directly.

Some amounts in this section may be noted as an “estimate” if we hadn't yet received an expected deposit or made a planned payment from the escrow account at the time we completed your escrow review. These estimates assume that the deposits will be received and the payments will be made.

Part 6 – Pre-petition escrow account history

Shows what was deposited to reduce the escrow-related pre-petition arrearage claim of the bankruptcy. This portion of the bankruptcy claim includes the escrow amounts that hadn't been paid, plus any projected escrow shortage, at the time of the filing. This section also shows the remaining balance of the arrearage claim. Generally, the trustee makes these deposits as part of the bankruptcy plan.

wellsfargo.com/escrow

- Learn more about how escrow accounts work.
- Watch the videos - for a quick way to better understand escrow accounts.
- Review answers to frequently asked questions.